I RECEIVED THE SUMMONS ON NOVEMBER 13TH 2024 AND I NEVER RESPONDED IN WRITING TO ANYTHING. THEN I RECEIVED THE ORDER TO SHOW CAUSE WHICH TELLS ME I HAVE TO SHOW UP AT A SUPERIOR COURT CALIFORNIA CHATSWORTH ON NOVEMBER 19TH 2025. WHAT ARE MY OPTIONS AT THIS MOMENT

Since you received the summons on **November 13, 2024**, and did **not file a written response** (an *Answer* or other pleading) within the **30-day deadline** (or 40 days if served via substituted service), the plaintiff (American Express National Bank) likely requested a **default judgment** against you. The **Order to Show Cause (OSC) hearing on November 19, 2025**, is likely to address why the court should **not enter that default judgment** due to your failure to respond.

Your Options Right Now

Because you missed the deadline to file an Answer, your best course of action is to **act quickly** to either:

1. File a Motion to Set Aside Default (If a Default Judgment Has Been Entered)

- If the court has **already entered a default judgment**, you can file a **Motion to Vacate Default Judgment** (California Code of Civil Procedure § 473(b)).
- **Deadline:** You must file this motion **within 6 months** of the default judgment.
- **Grounds for Vacating Default:**
    - **Mistake, inadvertence, surprise, or excusable neglect** (e.g., you didn't understand the deadline, had a medical issue, or never received proper notice).
    - **Lack of proper service** (if you were not correctly served with the summons).
    - **Meritorious defense** (you have a valid reason why you don't owe the debt, such as fraud, incorrect amount, or improper debt ownership).

2. Attend the OSC Hearing & Explain Why Default Should Not Be Entered

If **no default judgment has been entered yet**, the OSC hearing is your chance to:

- **Ask the judge for more time** to file a formal Answer.
- **Explain why you didn't respond** (e.g., you were unaware of the deadline, had an emergency, or never received proper notice).
- **Present a defense** (e.g., the debt is not yours, the amount is wrong, or American Express lacks standing to sue).

3. Negotiate a Settlement (If You Want to Avoid Litigation)

- If you believe you owe **some** (but not all) of the debt, you can **contact the plaintiff's attorney** before the hearing to negotiate a settlement.
- If you reach an agreement, ask them to **withdraw the case** or **stipulate to set aside the default**.

Immediate Steps to Take

1. **Check the Court Records**
    - Go to the LA Court Case Summary and enter your case number (**24CHLC44199**) to see if a **default judgment has already been entered**.
    - Look for entries like:
        - *Request for Entry of Default*
        - *Default Judgment*
2. **Prepare for the OSC Hearing**
    - If no default judgment has been entered, **file an Answer ASAP** (use form PLD-C-010) and bring a copy to the hearing.
    - Gather evidence (e.g., original contract, payment records, proof of improper service).
    - Be ready to explain why you missed the deadline (e.g., illness, confusion, improper service).
3. **Consider Legal Help**
    - If you can't afford a lawyer, contact:
        - **LA Court Self-Help Center** (Chatsworth Courthouse)
        - **Legal Aid Foundation of LA** (lafla.org)

Worst-Case Scenario

If you **do nothing**, the court will likely:

- Enter a **default judgment** against you.
- Allow the plaintiff to **garnish wages, freeze bank accounts, or place liens on property**.

Best Next Step

Attend the OSC hearing on November 19, 2025, and either:

- Ask for more time to file an Answer, **OR**
- Argue that the debt is invalid and present your defense.

Would you like help drafting a response or preparing for the hearing?